



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
December 4, 2017 to January 3, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$3,389.11
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$2,170.21
+ Cash Advances	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$63.17
= New Balance	\$5,647.49

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$4,352.00
 Statement Closing Date January 3, 2018
 Days in Billing Cycle 31
 Amount Past Due \$101.68

PAYMENT INFORMATION

New Balance: \$5,647.49
 Minimum Payment Due: \$271.11
Payment Due Date: January 28, 2018

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/01	12/05	8550039AJS66EAHE5	INREACH LLC ONLINE CLE 888-892-7676 TX	\$595.00
12/13	12/15	2524780AW027TMNPF	D&B SUPPLY CO STORE 2 LA GRANDE OR	\$889.13
12/15	12/17	5548382AYBLGZKMZJ	WAL-MART #1889 LA GRANDE OR	\$478.15
12/17	12/18	5543286AZ5V2R7NZ8	AMAZONPRIME MEMBERSHIP AMZN.COM/PRME WA	\$99.00
12/27	12/28	0541019BA7DMXQLNL	SUBWAY 00565184 ELGIN OR	\$93.94
12/30	01/01	5554186BD03PG13DM	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99
01/03	01/03		LATE FEE	\$25.00

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER



Account Number: XXXX XXXX XXXX 0185
 New Balance: \$5,647.49
 Minimum Payment Due: \$271.11
Payment Due Date: January 28, 2018

Please use enclosed envelope to remit payment.

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500027111005647498

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone



THE MINIMUM PAYMENT HAS NOT BEEN RECEIVED
SO THE ACCOUNT IS IN A PAST DUE STATUS. PLEASE
DISREGARD THIS IF PAYMENT HAS BEEN MADE.

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.49% (v)	\$4,893.13	31	\$63.17
Cash Advances	15.49% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

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COMMUNITY BANK Credit Card Account Statement
January 4, 2018 to February 2, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$5,647.49
- Payments	\$5,647.49
- Other Credits	\$22.97
+ Purchases	\$2,731.67
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,708.70

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$7,291.00
 Statement Closing Date February 2, 2018
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$2,708.70
 Minimum Payment Due: \$81.27
Payment Due Date: February 28, 2018

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER



Account Number: XXXX XXXX XXXX 0185
 New Balance: \$2,708.70
 Minimum Payment Due: \$81.27
Payment Due Date: February 28, 2018

Please use enclosed envelope to remit payment.

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.
Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

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EXPLANATION OF INTEREST CHARGES

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HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

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CREDIT BALANCES

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/11	01/12	5548077QV6187NYZR	ANIMAL CARE EQUIP ONLI 03032969 CREDIT	\$22.97-
01/30	01/30	8559061DEEHM6LXPX	PAYMENT - THANK YOU	\$2,258.38-
01/30	01/30	8559061DEEHM6TM6T	PAYMENT - THANK YOU	\$3,389.11-
01/08	01/09	5548077QR6187DTXP	ANIMAL CARE EQUIP ONLI 03032969287 CO	\$960.73
01/17	01/18	0543684D2BLHZX9DA	WM SUPERCENTER #1889 ISLAND CITY OR	\$365.13
01/23	01/24	5525956D77JBPJ84E	LAWDEPOT 877-5094398 AB	\$26.99
01/25	01/26	0541019DA7DMZD6DY	SUBWAY 00565184 ELGIN OR	\$33.63
01/25	01/26	7541823D91EKNGXG3	DNH*GODADDY.COM 480-5058855 AZ	\$1,330.20
01/31	02/01	5531020DF0RSKS2N9	ADOBE SYSTEMS, INC. 08008336687 CA	\$14.99

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.49% (v)	\$0.00	30	\$0.00
Cash Advances	15.49% (v)	\$0.00	30	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

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Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
February 3, 2018 to March 2, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,708.70
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$4,082.86
+ Cash Advances	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$77.01
= New Balance	\$6,893.57

Account Number	XXXX XXXX XXXX 0185
Credit Limit	\$10,000.00
Available Credit	\$2,919.00
Statement Closing Date	March 2, 2018
Days in Billing Cycle	28
Amount Past Due	\$81.27

PAYMENT INFORMATION

New Balance:	\$6,893.57
Minimum Payment Due:	\$288.08
Payment Due Date:	March 28, 2018

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/06	5542950DLJHHPX1P6	SP * GUMBALL.COM 8002600010 CA	\$3,028.00
02/08	02/09	0543684DRBLJ6JHHY	WM SUPERCENTER #1889 ISLAND CITY OR	\$26.00
02/15	02/16	5543286DY5SDQJ331	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$729.99
02/15	02/16	5543286DY5SEKQ6B2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$259.99
02/28	03/01	0543684EQEHSB2Y39	7209 DOMINOS PIZZA 503-689-1288 OR	\$23.89
02/28	03/01	5531020EB0RRWAF72	ADOBE SYSTEMS, INC. 08008336687 CA	\$14.99
03/02	03/02		LATE FEE	\$25.00

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER



Account Number: XXXX XXXX XXXX 0185
 New Balance: \$6,893.57
 Minimum Payment Due: \$288.08
 Payment Due Date: March 28, 2018

Please use enclosed envelope to remit payment.

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

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Name (if incorrect on reverse side)

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Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone



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COMMUNITY BANK Credit Card Account Statement
March 3, 2018 to April 3, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$6,893.57
- Payments	\$2,708.70
- Other Credits	\$0.00
+ Purchases	\$593.34
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$64.04
= New Balance	\$4,842.25

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$5,157.00
 Statement Closing Date April 3, 2018
 Days in Billing Cycle 32

PAYMENT INFORMATION

New Balance: \$4,842.25
 Minimum Payment Due: \$145.27
Payment Due Date: April 28, 2018

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/07	03/07	8559061EJEHM6X0L3	PAYMENT - THANK YOU	\$2,708.70-
03/02	03/04	2553606EE31TA1DKL	EASY STOP INC NORTH BEND WA	\$25.50
03/02	03/05	0514048EELM9A1M6P	MCDONALD'S F11411 CHEHALIS WA	\$7.63
03/02	03/05	5543687EE7JPBSMFE	HAMPTON INNS SALEM OR	\$154.01
		CHECK-IN 03/02/18	FOLIO #1930303124	
03/13	03/14	0548680ETRBGPTGWX	EXXONMOBIL 48139521 LA GRANDE OR	\$21.10
03/13	03/15	5531020ETWQ1PV79J	SAFEWAY FUEL #1827 LA GRANDE OR	\$46.50
03/14	03/18	0531461EWHES21N5J	ROUND TABLE PIZZA - 07 BEND OR	\$15.35

Transactions continued on next page

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 180403 0 PAGE 1 of 2 1 5 1127 4005 VB5 01AB5762

COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$4,842.25
 Minimum Payment Due: \$145.27
Payment Due Date: April 28, 2018

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500014527004842258

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/16	03/18	5543286EV5SXPDI1SL	CHEVRON 0210224 MADRAS OR	\$46.40
03/16	03/19	5542135EWJ82L3BEZ	RIVERHOUSE HOTEL AND C BEND WA	\$50.00
		CHECK-IN 03/13/18	FOLIO #0000095469	
03/16	03/19	5531020EWWQ1M6L3M	SAFEWAY #1960 MADRAS OR	\$4.99
03/18	03/19	5543286EY5SBYH0FE	CHEVRON 0093879 ELGIN OR	\$46.00
03/19	03/20	5513158EYBM8VJ50B	MICROSOFT *OFFICE 36 08006427676 WA	\$99.99
03/23	03/26	0541019F363JMV4HG	PILOT 00003863 BROOKS OR	\$35.00
03/23	03/26	0541019F363JPTER8	PILOT 00003905 STANFIELD OR	\$25.88
03/31	04/02	5531020FA0RS9TDNN	ADOBE SYSTEMS, INC. 08008336687 CA	\$14.99

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.74% (v)	\$4,881.19	32	\$64.04
Cash Advances	15.74% (v)	\$0.00	32	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
April 4, 2018 to May 3, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$4,842.25
- Payments	\$4,842.25
- Other Credits	\$0.00
+ Purchases	\$413.99
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$413.99

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,586.00
 Statement Closing Date May 3, 2018
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$413.99
 Minimum Payment Due: \$25.00
Payment Due Date: May 28, 2018

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/02	05/02	8559061GAEHM6NL7D	PAYMENT - THANK YOU	\$4,842.25-
04/26	04/27	5531020G42DADHWQ1	AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA	\$399.00
04/30	05/01	5531020G80RVMPHHK	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 180503 0 PAGE 1 of 2 1 5 1127 4005 VB5 01AB5762

COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$413.99
 Minimum Payment Due: \$25.00
Payment Due Date: May 28, 2018

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500002500000413998

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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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CREDIT BALANCES

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**INTEREST CHARGE CALCULATION**Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.74% (v)	\$0.00	30	\$0.00
Cash Advances	15.74% (v)	\$0.00	30	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
May 4, 2018 to June 3, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$413.99
- Payments	\$413.99
- Other Credits	\$0.00
+ Purchases	\$1,065.65
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,065.65

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$8,934.00
 Statement Closing Date June 3, 2018
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$1,065.65
 Minimum Payment Due: \$31.97
Payment Due Date: June 28, 2018

MESSAGES

Using your credit card to travel this summer? Our fraud monitoring systems are always on alert to help protect you against fraud. Please share your travel plans with us before you leave by calling 1-800-367-7576 anytime, day or night. Should you wish to have additional purchasing power through a higher credit limit, let us know and we'll be happy to process your request.

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$1,065.65
 Minimum Payment Due: \$31.97
Payment Due Date: June 28, 2018

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500003197001065650

CREDITING OF PAYMENTS

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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/29	05/29	8559061H5EHM6EA0S	PAYMENT - THANK YOU	\$413.99-
05/11	05/13	5548382GLBLH46N8Y	WAL-MART #1889 LA GRANDE OR	\$235.76
05/15	05/16	5542950GPS12R2S0P	PAYPAL *UNIONCOUNTY 4029357733 CA	\$200.00
05/18	05/20	8550039GSS66GNFKZ	OREGON STATE BAR 503-6200222 OR	\$510.00
05/24	05/24	5531020H02DADQY5Z	AMAZON MKTPLACE PMTS W WWW.AMAZON.CO WA	\$74.95
05/26	05/28	8535353H300XTY0QX	THE CELL FIX 1 LAGRANDE OR	\$29.95
05/31	06/01	5531020H70RS3GXW6	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.74% (v)	\$0.00	31	\$0.00
Cash Advances	15.74% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

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Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

**Billing Questions:**

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
June 4, 2018 to July 3, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,065.65
- Payments	\$1,065.65
- Other Credits	\$0.00
+ Purchases	\$4,332.88
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$4,332.88

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$5,667.00
 Statement Closing Date July 3, 2018
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$4,332.88
 Minimum Payment Due: \$129.99
Payment Due Date: July 28, 2018

MESSAGES

Using your credit card to travel this summer? Our fraud monitoring systems are always on alert to help protect you against fraud. Please share your travel plans with us before you leave by calling 1-800-367-7576 anytime, day or night. Should you wish to have additional purchasing power through a higher credit limit, let us know and we'll be happy to process your request.

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 180703 0 PAGE 1 of 2 1 5 1127 4005 VB5 O1AB5762

COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$4,332.88
 Minimum Payment Due: \$129.99
Payment Due Date: July 28, 2018

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.
Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500012999004332881

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone



TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/26	06/26	8559061J1EHM70668	PAYMENT - THANK YOU	\$1,065.65-
06/04	06/05	5548382HQBLGZRQG4	WAL-MART #1889 LA GRANDE OR	\$189.88
06/11	06/12	0543684HKBLJADG0G	WM SUPERCENTER #1889 ISLAND CITY OR	\$202.00
06/12	06/13	5541734HK869A799D	ISLAND EXPRESS LUBE C ISLAND CITY OR	\$39.95
06/19	06/20	5542950HSS1GFJ6JN	PAYPAL *DELL MKT 4029357733 TX	\$3,584.98
06/19	06/21	0541019HV7DMW7NVH	SUBWAY 00565184 ELGIN OR	\$6.00
06/21	06/22	0531461HXEHVLJSQS	LA GRANDE ACE HARDWARE LA GRANDE OR	\$99.33
06/26	06/26	5543286J15SX2GDHQ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$157.76
06/26	06/27	5531020J12DG8Q77K	AMAZON MKTPLACE PMTS W WWW.AMAZON.CO WA	\$37.99
06/30	07/02	5531020J50RVGE85S	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.99% (v)	\$0.00	30	\$0.00
Cash Advances	15.99% (v)	\$0.00	30	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
July 4, 2018 to August 3, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$4,332.88
- Payments	\$4,332.88
- Other Credits	\$0.00
+ Purchases	\$1,305.66
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,305.66

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$8,694.00
 Statement Closing Date August 3, 2018
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$1,305.66
 Minimum Payment Due: \$39.17
Payment Due Date: August 28, 2018

MESSAGES

Using your credit card to travel this summer? Our fraud monitoring systems are always on alert to help protect you against fraud. Please share your travel plans with us before you leave by calling 1-800-367-7576 anytime, day or night. Should you wish to have additional purchasing power through a higher credit limit, let us know and we'll be happy to process your request.

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$1,305.66
 Minimum Payment Due: \$39.17
Payment Due Date: August 28, 2018

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500003917001305669

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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CREDIT BALANCES

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone



TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/01	08/01	8559061K5EHM6HSS6	PAYMENT - THANK YOU	\$4,332.88-
07/11	07/13	5546315JH617Z18BS	VALLEY RIVER INN EUGENE OR	\$309.42
		CHECK-IN 09/27/17	FOLIO #141421454	
07/11	07/13	5546315JH617Z18QL	VALLEY RIVER INN EUGENE OR	\$309.42
		CHECK-IN 09/27/17	FOLIO #141421451	
07/11	07/13	5546315JH617Z18QQ	VALLEY RIVER INN EUGENE OR	\$309.42
		CHECK-IN 09/27/17	FOLIO #141421452	
07/11	07/13	5546315JH617Z18QW	VALLEY RIVER INN EUGENE OR	\$309.42
		CHECK-IN 09/27/17	FOLIO #141421453	
07/12	07/13	2553606JJ2ZY363AK	MILLER'S HOME CENT LA GRANDE OR	\$31.99
07/19	07/22	8517924JTWGNBBBPF	VALLEY VETERINARY CARE LA GRANDE OR	\$21.00
07/31	08/01	5531020K40RTXS8WG	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.99% (v)	\$0.00	31	\$0.00
Cash Advances	15.99% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
August 4, 2018 to September 3, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,305.66
- Payments	\$1,305.66
- Other Credits	\$0.00
+ Purchases	\$570.36
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$570.36

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,429.00
 Statement Closing Date September 3, 2018
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$570.36
 Minimum Payment Due: \$25.00
Payment Due Date: September 28, 2018

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/20	08/20	8559061KREHM6KLH1	PAYMENT - THANK YOU	\$1,305.66-
08/06	08/07	0531461KBEHVG2N9N	LA GRANDE ACE HARDWARE LA GRANDE OR	\$17.99
08/10	08/12	2514061KF22YZ0GH3	DRI*WWW.ITSTH.COM ELEMENT5.INFO MN	\$79.00
08/16	08/17	0541019KL7DG41WAS	SUBWAY 00565184 ELGIN OR	\$42.59
08/16	08/17	7550059KLS66MTKVP	ANIMAL CARE EQUIPMENT 303-2969287 CO	\$415.79
08/31	09/02	5531020L30RVDML4B	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$570.36
 Minimum Payment Due: \$25.00
Payment Due Date: September 28, 2018

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500002500000570367

CREDITING OF PAYMENTS

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CREDIT BALANCES

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**INTEREST CHARGE CALCULATION**Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.99% (v)	\$0.00	31	\$0.00
Cash Advances	15.99% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
September 4, 2018 to October 3, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$570.36
- Payments	\$570.36
- Other Credits	\$0.00
+ Purchases	\$1,800.43
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,800.43

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$8,097.00
 Statement Closing Date October 3, 2018
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$1,800.43
 Minimum Payment Due: \$54.02
Payment Due Date: October 28, 2018

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/25	09/25	8559061LWEHM65JDR	PAYMENT - THANK YOU	\$570.36-
09/16	09/18	5541937LLKQJ8788	VERIZON WRLS E3312-01 FORT MILL SC	\$60.00
09/17	09/18	5548382LMBLH3WWSJ	WAL-MART #1889 LA GRANDE OR	\$26.00
09/20	09/21	5548382LRBLH33KZA	WAL-MART #1889 LA GRANDE OR	\$26.75
09/24	09/25	5543286LV5SF6FY92	CHEVRON 0093879 ELGIN OR	\$39.76
09/24	09/26	5546315LW617Z18AV	VALLEY RIVER INN EUGENE OR	\$249.31
		CHECK-IN 09/26/17	FOLIO #141421452	
09/24	09/26	5546315LW617Z18A1	VALLEY RIVER INN EUGENE OR	\$238.18

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$1,800.43
 Minimum Payment Due: \$54.02
Payment Due Date: October 28, 2018

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500005402001800439

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- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
		CHECK-IN 09/26/17	FOLIO #141421451	
09/24	09/26	5546315LW617Z18A9	VALLEY RIVER INN EUGENE OR	\$238.18
		CHECK-IN 09/26/17	FOLIO #141421453	
09/24	09/26	5546315LW617Z189T	VALLEY RIVER INN EUGENE OR	\$249.31
		CHECK-IN 09/26/17	FOLIO #141421454	
09/26	09/27	5543286LX5SST9QSE	AMZN MKTP US*MT34Z6XC2 AMZN.COM/BILL WA	\$35.38
09/27	09/28	5543286LZ5V4RYQAH	CHEVRON 0213322 LA GRANDE OR	\$63.54
09/27	09/28	5543286LZ5V4RYQ8Z	CHEVRON 0213322 LA GRANDE OR	\$12.78
09/27	09/30	0541019LZ63JPGWAM	PILOT 00001958 WASCO OR	\$59.87
09/28	10/01	5531020M0LKEGX3AN	HOLIDAY INN SALEM SALEM OR	\$220.49
		CHECK-IN 09/28/18	FOLIO #113974	
09/29	10/01	5543286M05SGMPV6F	CHEVRON 0095314 TROUTDALE OR	\$25.15
09/29	10/01	5543286M05SGMPV9A	CHEVRON 0095314 TROUTDALE OR	\$44.47
09/29	10/01	5531020M18AX0Q3DQ	ARBYS 6745 TROUTDALE OR	\$7.99
09/30	10/01	5543687M150VW1TDP	HILTON HOTELS EUGENE OR	\$188.28
		CHECK-IN 09/28/18	FOLIO #1220930124	
09/30	10/01	5531020M10RTWD39M	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.99% (v)	\$0.00	30	\$0.00
Cash Advances	15.99% (v)	\$0.00	30	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
October 4, 2018 to November 2, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,800.43
- Payments	\$1,800.43
- Other Credits	\$0.00
+ Purchases	\$5,924.16
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$5,924.16

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$0.00
 Statement Closing Date November 2, 2018
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$5,924.16
 Minimum Payment Due: \$177.73
Payment Due Date: November 28, 2018

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/30	10/30	8559061MZEHM666Y3	PAYMENT - THANK YOU	\$1,800.43-
10/03	10/04	5543286M45SBAWD8G	CHEVRON 0093879 ELGIN OR	\$62.84
10/03	10/04	5543286M45SB86RLL	SQU*SQ *LOCAL HARVEST LA GRANDE OR	\$44.50
10/04	10/05	5543286M55SHX23T3	SQU*SQ *LOCAL HARVEST LA GRANDE OR	\$17.00
10/04	10/05	5543286M55SHX3Q2Y	SQU*SQ *LOCAL HARVEST LA GRANDE OR	\$17.00
10/04	10/05	8550039M5S66DM597	LAURA ECKSTEIN LAW LLC LA GRANDE OR	\$472.50
10/09	10/10	0543684MB00BNYFSQ	USPS PO 4027200827 ELGIN OR	\$9.00
10/11	10/14	5543687MD50ZQ777G	MOYS DYNASTY LA GRANDE OR	\$31.25

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$5,924.16
 Minimum Payment Due: \$177.73
Payment Due Date: November 28, 2018

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500017773005924169

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

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HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

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If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/12	10/14	5543286MD5V2Y1W1K	CHEVRON 0373421 LA GRANDE OR	\$55.25
10/18	10/19	0541019MK63JXP6N	PILOT 00002329 ONTARIO OR	\$49.00
10/24	10/25	5548382MSBLH2M50N	WAL-MART #1889 LA GRANDE OR	\$19.94
10/25	10/25	5543286MS5SL2RBVD	AMAZON.COM*M86UB2T12 AMZN.COM/BILL WA	\$78.98
10/25	10/26	5543286MS5SPDVXZH	AMZN MKTP US*M84DV8JW1 AMZN.COM/BILL WA	\$77.50
10/25	10/26	5543286MS5SRFPQTZ	AMAZON.COM*M83I02JD1 AMZN.COM/BILL WA	\$299.50
10/25	10/26	5543286MS5SR9H5E2	AMZN MKTP US*M83NC6JU1 AMZN.COM/BILL WA	\$1,556.99
10/29	10/31	5542950MZS1D7BMJE	PAYPAL *DELL MKT LP 4029357733 TX	\$3,132.91

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.24% (v)	\$0.00	30	\$0.00
Cash Advances	16.24% (v)	\$0.00	30	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
November 3, 2018 to December 3, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$5,924.16
- Payments	\$5,924.16
- Other Credits	\$0.00
+ Purchases	\$1,919.94
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,919.94

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$8,080.00
 Statement Closing Date December 3, 2018
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$1,919.94
 Minimum Payment Due: \$57.60
Payment Due Date: December 28, 2018

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/20	11/20	8559061NLEHM69EHP	PAYMENT - THANK YOU	\$5,924.16-
11/07	11/08	5542950N7JHYWTHAL	WWW.RESERVATIONS.COM 8559562201 FL	\$539.96
		CHECK-IN 11/07/18	FOLIO #0076573166	
11/08	11/09	5543687N94EKT34RX	MOYS DYNASTY LA GRANDE OR	\$38.25
11/09	11/12	0514048NALM7RJSD	SOUTHGATE SINCLAIR PENDLETON OR	\$64.59
11/10	11/12	8530961NBLD6YR0QE	BEST WESTERN PLUS M SALEM OR	\$8.86
		CHECK-IN 11/09/18	FOLIO #0000075242	
11/10	11/12	8530961NBLD6YR0QN	BEST WESTERN PLUS M SALEM OR	\$8.86

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$1,919.94
 Minimum Payment Due: \$57.60
Payment Due Date: December 28, 2018

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500005760001919941

CREDITING OF PAYMENTS

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
		CHECK-IN 11/09/18	FOLIO #0000075241	
11/13	11/14	5543286ND5SMYX2KK	CHEVRON 0093879 ELGIN OR	\$72.00
11/14	11/15	5531020NE0RT3KXFK	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99
11/16	11/18	5543286NG5S9L2T03	EXPEDIA 7392567218202 EXPEDIA.COM WA	\$216.06
11/17	11/18	5543286NH5SEMSBPG	MCAFEE *WWW.MCAFEE.COM 866-622-3911 TX	\$59.99
11/28	11/29	5543286NW5SXXQGGT	CHEVRON 0093879 ELGIN OR	\$81.89
11/29	11/30	0541019NX63JLG0RX	PILOT 00002329 ONTARIO OR	\$47.75
11/30	12/02	5531020NY0RTWSXM8	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99
12/01	12/03	8518089P0WGSZLXEQ	ANIMAL HEALTH CENTER ISLAND CITY OR	\$235.07
12/01	12/03	0531461P02XAP0G8S	LA GRANDE ACE HARDWARE LA GRANDE OR	\$516.68

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.24% (v)	\$0.00	31	\$0.00
Cash Advances	16.24% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

